

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 12-44757 – KHS

Matthew Loren Kilde
asf Silverstone Ventures, LLC
4412 Johnson Court Apt B
Colorado Springs, CO 80902

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0398

Dana Alison Kilde
fka Dana Alison Chapman
4412 Johnson Ct Apt B
Colorado Springs, CO 80902

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7403

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/20/12

Kathleen H Sanberg
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on November 20, 2012 Lori Vosejka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Minnesota

In re:
 Matthew Loren Kilde
 Dana Alison Kilde
 Debtors

Case No. 12-44757-KHS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4

User: admin
 Form ID: 7dsc

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Nov 21, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2012.

db/jdb +Matthew Loren Kilde, Dana Alison Kilde, 4412 Johnson Court Apt B,
 Colorado Springs, CO 80902-6010
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59998031 ALLINA TRANSPORTATION, PO BOX 9382, MINNEAPOLIS, MN 55440-9382
 59998032 +BUFFALO CLINIC, P.A., 1700 HIGHWAY 25 N, BUFFALO, MN 55313-3301
 59998033 +BUFFALO HOSPITAL, 303 CATLIN ST, BUFFALO, MN 55313-4507
 59998034 CHASE MORTGAGE BANKING, 3415 VISION DR, COLUMBUS, OH 43219-6009
 59998038 DIVERSIFIED COLLECTION SERVICES, INC, PO BOX 9046, PLEASANTON, CA 94566-9046
 59998040 GMAC MORTGAGE, PO BOX 780, WATERLOO, IA 50704-0780
 59998041 HOME DEPOT CREDIT SERVICES, PO BOX 6028, THE LAKES, NV 88901-6028
 60009581 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 59998042 MIDLAND FUNDING, LLC, PO BOX 939033, SAN DIEGO, CA 92193-9033
 59998043 MINNCO CU, 235 1ST AVE W, CAMBRIDGE, MN 55008-1528
 59998044 PHOENIX MANAGEMENT SYSTEMS, INC., PO BOX 3972, MINNEAPOLIS, MN 55403-0972
 59998045 PROFESSIONAL RECOVERY SERVICES, PO BOX 1880, VOORHEES, NJ 08043-7880
 60010057 +SCP DISTRIBUTION LLC, 109 NORTHPARK BLVD, COVINGTON LA 70433-5005
 59998046 SCP POOL CORP, 8555 REVERE LN N STE 300, MAPLE GROVE, MN 55369-4009
 59998047 +SUNBELT BUSINESS BROKERS, 3212 RICE ST, SAINT PAUL, MN 55126-3137
 59998049 +US BANK-SBA, 9918 HIBERT ST 2ND FL, SAN DIEGO, CA 92131-1085
 59998050 WAYNE MARJAMA, 11846 ALDER ST NW, COON RAPIDS, MN 55448-2427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Nov 21 2012 22:58:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Nov 21 2012 23:16:52 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59998030 EDI: MERRICKBANK.COM Nov 21 2012 22:58:00 ADVANTA BANK CORP, PO BOX 9217,
 OLD BETHPAGE, NY 11804-9017
 59998033 +E-mail/Text: rcmbankruptcynotices@allina.com Nov 21 2012 23:21:02 BUFFALO HOSPITAL,
 303 CATLIN ST, BUFFALO, MN 55313-4507
 59998035 +E-mail/Text: bankruptcies@CHILDRENSMN.ORG Nov 21 2012 23:18:07 CHILDREN'S HOSPITALS,
 2910 CENTRE POINTE DR, SAINT PAUL, MN 55113-1107
 59998036 E-mail/Text: vendorsupport@dexknows.com Nov 21 2012 23:16:44 DEX MEDIA EAST, INC,
 PO BOX 78041, PHOENIX, AZ 85062-8041
 59998037 EDI: DISCOVER.COM Nov 21 2012 22:58:00 DISCOVER CARD, PO BOX 30395,
 SALT LAKE CITY, UT 84130-0395
 59998039 EDI: RMSC.COM Nov 21 2012 22:58:00 GE MONEY BANK, PO BOX 960061, ORLANDO, FL 32896-0061
 59998048 EDI: WTRNBANK.COM Nov 21 2012 23:03:00 TARGET, PO BOX 660170, DALLAS, TX 75266-0170
 TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2012

Signature:



District/off: 0864-4

User: admin
Form ID: 7dsc

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2012 at the address(es) listed below:

J. Richard Stermer rsterner@stermerlaw.com, mn21@ecfcbis.com
Robert S. Thyen on behalf of Debtor Matthew Kilde robb@hellerthyen.com,
erin@hellerthyen.com;jessica@hellerthyen.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3